

LS 12/12/12 10:44:20
LS DK T BK 3,552 PG 311
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

**Recording Requested by/
After Recording Return To:**

Stewart Lender Services
Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

This document was prepared by

Home Retention Services, Inc.,
Modifications Department
9700 Bissonnet Street
Suite 1500
Houston, TX 77036
1.855.664.8124

LOAN MODIFICATION AGREEMENT

Order ID: 8944084
Loan Number: 65811279
Borrower: ESGO DANIEL

Project ID: 282094

Original Loan Amount: 94,913.60
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

Recording Requested by
BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.
WHEN RECORDED MAIL TO:

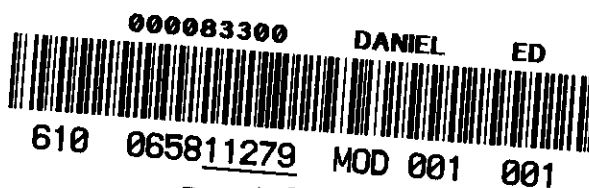
BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.
7105 Corporate Drive
(PTX-B-36)
Plano, TX 75024
DocID#: 065658112797105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on March 12, 2011 between ESGO DANIEL (the "Borrower(s)") and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the August 18, 2004 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 2548 WINWOOD CV, HORN LAKE, MS 38637.

The real property described being set forth as follows:



SAME AS IN SAID SECURITY INSTRUMENT

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of ninety four thousand nine hundred thirteen and 60/100, (U.S. Dollars) (\$94,913.60). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on April 1, 2041.

The Borrower[s] shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrower[s] and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

SIGNED AND ACCEPTED THIS 14th DAY OF March 2011
BY ESGO DANIEL

(ALL SIGNATURES MUST BE ACKNOWLEDGED)
State of MS, County of Desoto On this 14th day of March
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

ESGO DANIEL
known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument and acknowledged that ESGO DANIEL executed the same.

Witness my hand and official seal.

Signature Shaunda Garrett
Name (typed or printed) Shaunda Garrett
My commission expires: NOVEMBER 2011
STATE OF MISSISSIPPI
NOTARY PUBLIC
ID NO. 9702
DESO TO COUNTY

As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage.

CO-OWNER(S)

Co-Owner(s) Signature _____ Dated: _____

Co-Owner(s) Name (typed or printed) _____

STATE OF _____

COUNTY OF _____

On _____ before me, _____

Notary Public, personally appeared _____

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.
WITNESS my hand and official seal.

Signature _____

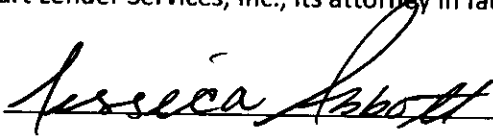
DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL USE ONLY

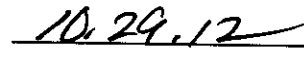
Bank of America, N.A., for itself or as successor by merger to BAC Home Loans Servicing, LP

By: Stewart Lender Services, Inc., its attorney in fact

By:



Jessica Abbott, A.V.P., Stewart Lender Services, Inc.



Date

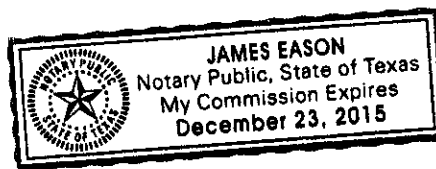
STATE OF TEXAS

COUNTY OF HARRIS

On October 29, 2012 before me, James Eason Notary Public-Stewart Lender Services, Inc., personally appeared Jessica Abbott A.V.P., Stewart Lender Services, Inc. personally known to me to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature


James Eason

My commission expires: December 23, 2015

Order ID: 8944084

Loan Number: 65811279

Property Address: 2548 WINWOOD CV, HORN LAKE, MS 38637



EXHIBIT A

Lot 309, Phase III, Section "K", Kentwood Subdivision, located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 55, Page 11, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

Order ID: 8944084
Loan Number: 65811279

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EXHIBIT B

Borrower Name: ESGO DANIEL

Property Address: 2548 WINWOOD CV, HORN LAKE, MS 38637

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 03/04/2003 as Instrument/Document Number: 1668 and/or Book/Liber Number: 1668 at Page Number: 658 in the real records of DESOTO County, State of MS.

Additional County Requirements:

Original Loan Amount: \$94,913.60

